Amendments to the Claims:

1.   (Currently amended) A system for monitoring modifications on a plurality of elements in a credit reporting database, the modifications being at least partially definable by a user, the system comprising:

at least one server storing at least part of the credit reporting database, the credit reporting database having a plurality of entries, at least one of the entries having a plurality of elements, wherein each element can be modified by a datum collected from ~~a plurality of credit reporting agencies~~ at least one financial entity; and

at least one computer program residing in a computer-readable memory in the server, the computer program adapted to continuously monitor the <u>elements of the</u> credit reporting database for modifications to at least one element selected by the user;

wherein the system is capable of generating a credit report for the user and when at least one of said modifications occurs, sending a notification to the user substantially contemporaneously with when said at least one modification occurs, to the user that at least one modification has occurred.

2.   (Previously presented) The system of claim 1, wherein the at least one computer program is capable of sending the notification to more than one destination specified by the user.

3.   (Original) The system of claim 1, wherein the plurality of elements correspond to at least
        a current address,
        a bankruptcy indicator, and
        a tax lien indicator.

4.   (Previously presented) The system of claim 1, wherein the at least one computer program comprises an e-mail server.

5.   (Currently amended) A method for monitoring modifications on a plurality of credit related data elements in a credit reporting database, wherein the plurality of credit related data

2

elements in the credit reporting database are collected from ~~a plurality of financial institutions~~ <u>at least one financial entity</u>, the modifications being at least partially definable by a user, the method comprising:

obtaining a selection of at least one credit related data element from the user;

continuously monitoring the at least one credit related data element selected by the user; and

~~if there is~~ <u>responsive to</u> a change to the at least one credit related data element, notifying the user substantially contemporaneously with when the change occurs about the change to the at least one credit related data element.

6.   (Original) The method of claim 5 further comprising:

prompting the user for an identification code; and

identifying the user.

7.   (Original) The method of claim 5, wherein the notifying step further comprises:

sending an e-mail notification to the user; and

displaying the change to the user.

8.   (Original) The method of claim 7 further comprising:

providing the user with an investigation request procedure.

9.   (Original) The method of claim 5, wherein the notifying step further comprises sending a paging signal to the user.

10.   (Original) The method of claim 5, wherein the notifying step further comprises sending a credit change information through a secure transmission media.

11.   (Original) The method of claim 5, wherein the at least one credit related data element is selected from a group consisting of a current address, a bankruptcy indicator, a collections

3

indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment indicator, and an inquiry indicator.

12.   (Currently amended) A method for monitoring changes on a plurality of credit related data elements in a credit reporting database, wherein the plurality of credit related data elements in the credit reporting database are collected from a plurality of financial institutions, the changes being at least partially definable by a user, the method comprising:

allowing the user to make a selection of at least one credit related data element to watch;

generating a credit file of the user for the user, the credit file having the plurality of credit related data elements from the credit reporting database;

continuously monitoring and comparing the plurality of credit related data elements in the credit file with the selection; and

if responsive to the selection has having a credit related data element that is in the credit file, notifying the user substantially contemporaneous with when the credit related data element is detected in the credit file.

13.   (Original) The method of claim 12, wherein notifying further comprises sending an e-mail to the user, wherein the e-mail has a link to a display web site.

14.   (Original) The method of claim 12 further comprising modifying the selection.

15.   (Original) The method of claim 12, wherein the notifying step further comprises sending a notification to a wireless communication device.

16.   (Previously presented) The method of claim 12, wherein the notifying step further comprises sending a notification to a personal digital assistant.

17.   (Original) The method of claim 12 further comprising checking the credit file for modification flags.

4

18.   (Original) The method of claim 12, wherein the at least one credit related data element is selected from a group consisting of a current address, a bankruptcy indicator, a collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment indicator, and an inquiry indicator.

19.   (Currently amended) A method of monitoring changes to at least one credit related data element of a credit reporting database, the method comprising:

inputting a selection of the at least one credit related data element in a credit file of a user for continuous monitoring;

providing a destination;

generating a notification to the user substantially contemporaneously with when a change is detected;

receiving the notification at the destination; and

reviewing the change.

20.   (Original) The method of claim 19, wherein the destination is a user-computing device.

21.   (Original) The method of claim 19 further comprises requesting an investigation on the changes.

22.   (Currently amended) A computer-readable medium on which is stored a computer program for monitoring data modifications in a credit reporting database, wherein the data in the credit reporting database are collected from a plurality of financial institutions, the computer program comprising instructions, which when executed by a computer perform the following:

continuously monitoring at least a portion of data in the credit reporting database;

detecting data changes in the credit reporting database that are in a credit file of a user;

identifying a customer, the customer being a owner for a changed data the user;

5

notifying the customer substantially contemporaneously with when the changes are detected about the changed data; and

displaying the changed data to the customer.

23.   (Original) The computer program of claim 22 further performing:

receiving an identification code from the customer; and

authenticating the customer.

24.   (Original) The computer program of claim 22 further performing:

displaying a group of credit related data to the customer, wherein the group of credit related data consists of a current address, a bankruptcy indicator, a collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment indicator, and an inquiry indicator; and

receiving a data selection from the customer, wherein the customer selects a data from the group of credit related data.

25.   (Original) The computer program of claim 22 further providing an investigation process to the customer.

26.   (Currently amended) A method for providing credit modification monitoring service to a user, the method comprising:

subscribing to the credit modification monitoring service;

selecting a method of notification, wherein the method of notification comprises communication to the user substantially contemporaneous with when a change to at least one credit-related data element associated with the user is detected;

selecting at least one credit-related data element associated with the user for continuous monitoring; and

providing a method of payment.

27.   (Original) The method of claim 26 further comprising;

        setting a subscription price.

28.   (Original) The method of claim 27, wherein the subscription price depends on the number of credit-related data elements selected for monitoring.

29.   (Original) The method of claim 27, wherein the subscription price depends on the method of notification selected.

30.   (Original) The method of claim 26, wherein selection of a method of notification further comprises

        selecting a timing of notification.

31.   (Original) The method of claim 30, wherein the timing of notification may be selected from a group consisting of immediate notification, periodic notification, and upon request notification.

32.   (Original) The method of claim 30 further comprising setting a subscription price, wherein the subscription price depends on the timing of notification.

33.   (Original) The method of claim 26, wherein the method of payment is selected from a group consisting of monthly, annually, and per use basis.

34.   (Original) The method of claim 26, wherein the method of payment is on a prepay basis.

35.   (Previously presented)The system of claim 1, wherein the communication module is capable of receiving an instruction from the user to place a warning on an element in the credit reporting database.

36.   (Previously presented) The method of claim 5, further comprising:

receiving a warning from the user regarding at least one credit related data element.

37.   (Previously presented) The method of claim 12, further comprising:

receiving a warning from the user regarding at least one credit related data element in the credit
file.

38.   (Previously presented) The method of claim 19, further comprising:

providing a warning regarding the change to the credit reporting database.

39.   (Previously presented) The computer program of claim 22, further performing:

receiving a warning from the user regarding the changed data; and

storing the warning in the credit reporting database.

40.   (Previously presented) The method of claim 31, wherein the subscription price depends
on a frequency of the selected notification.

41.   (Currently amended)   A system for monitoring modifications to a credit reporting
database, the modifications being at least partially definable by a user, the system comprising:

        at least one server storing at least part of the credit reporting database, the credit reporting
database having a plurality of entries, at least one of the entries having a plurality of elements,
wherein each element can be modified by a datum collected from a plurality of credit reporting
agencies; and

        at least one computer program residing in a computer-readable memory in the server, the
at least one computer program adapted to

                continuously monitor the modifications to at least one element selected by the
user,

                report when at least a first ~~type of~~ modification to the at least one element occurs,

send a notification substantially contemporaneously with when the first ~~type of~~ modification to the at least one element occurs, to the user that ~~the first type of~~ <u>a first</u> modification has occurred,

report when at least a second ~~type of~~ modification to the at least one element occurs, and

send a notification substantially contemporaneously with when the second modification to the at least one element occurs, to the user that the second modification has occurred.

42.   (Currently amended) The system of claim ~~40~~ <u>41</u>, wherein the first ~~type of~~ modification comprises an erroneous modification to the at least one element and the second ~~type of~~ modification comprises a correction of the erroneous modification to the at least one element.

43.   (Previously presented) The system of claim 41, wherein the at least one computer program is capable of sending the notification to more than one destination specified by the user.

44.   (Previously presented) The system of claim 41, wherein the plurality of elements correspond to at least

a current address,

a bankruptcy indicator, and

a tax lien indicator.

45.   (Previously presented) The system of claim 41, wherein the at least one computer program comprises an e-mail server.

46.   (Previously presented)The system of claim 41, wherein the at least one computer program is further adapted to receive an instruction from the user to place a warning on an element in the credit reporting database.

47.   (Currently amended)   A method for monitoring modifications on a plurality of credit related data elements in a credit reporting database, wherein the plurality of credit related data elements in the credit reporting database are collected from a plurality of financial institutions, the modifications being at least partially definable by a user, the method comprising:

obtaining a selection of at least one credit related data element from the user;

continuously monitoring the at least one credit related data element selected by the user;

notifying the user about a first type of modification to the at least one credit related data element substantially contemporaneously with when the first type of modification occurs; and

notifying the user about a second type of modification to the at least one credit related data element substantially contemporaneously with when the second type of modification occurs.

48.   (Currently amended)   The method of claim 47, wherein the first type of modification comprises an erroneous modification to the at least one credit related data element and the second type of modification comprises a correction of the erroneous modification to the at least one credit related data element.

49.   (Previously presented) The method of claim 47 further comprising:

prompting the user for an identification code; and

identifying the user.

50.   (Previously presented)   The method of claim 47, wherein either notifying step further comprises:

sending an e-mail notification to the user; and

displaying the change to the user.

51.   (Previously presented) The method of claim 50 further comprising:

providing the user with an investigation request procedure.

10

52.   (Previously presented) The method of claim 47, wherein either notifying step further comprises sending a paging signal to the user.

53.   (Previously presented) The method of claim 47, wherein either notifying step further comprises sending a credit change information through a secure transmission media.

54.   (Previously presented) The method of claim 47, wherein the at least one credit related data element is selected from a group consisting of a current address, a bankruptcy indicator, a collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment indicator, and an inquiry indicator.

55.   (Previously presented) The method of claim 47, further comprising:
        receiving a warning from the user regarding at least one credit related data element.

56.   (Currently amended) A method for monitoring changes on a plurality of credit related data elements in a credit reporting database, wherein the plurality of credit related data elements in the credit reporting database are collected from a plurality of financial institutions at least one financial entity, the changes being at least partially definable by a user, the method comprising:
        allowing the user to make a selection of at least one credit related data element to watch;
        generating a credit file of the user for the user, the credit file having the plurality of credit related data elements from the credit reporting database;
        comparing the plurality of credit related data elements in the credit file with the selection to determine if the at least one credit related data element that was selected has been modified; and
        if responsive to the selection has having a first type modification of credit related data element that is in the credit file, notifying the user file substantially contemporaneously with when the first type modification of credit related data element is detected in the credit file;

11

if ~~responsive to~~ the selection ~~has~~ having a second ~~type~~ modification of credit related data element that is detected in the credit file, notifying the user substantially contemporaneously with when the second ~~type~~ modification of credit related data element is detected in the credit file.

57.   (Currently amended) The method of claim 56, wherein the first ~~type~~ modification of credit related data element comprises an erroneous change to the credit related data element and the second ~~type~~ modification of credit related data element comprises a correction of the erroneous change to the credit related data element.

58.   (Previously presented) The method of claim 56, wherein either notifying step further comprises sending an e-mail to the user, wherein the e-mail has a link to a display web site.

59.   (Previously presented) The method of claim 56 further comprising modifying the selection.

60.   (Previously presented) The method of claim 56, wherein either notifying step further comprises sending a notification to a wireless communication device.

61.   (Previously presented) The method of claim 56, wherein either notifying step further comprises sending a notification to a personal digital assistant.

62.   (Previously presented) The method of claim 56 further comprising checking the credit file for modification flags.

63.   (Previously presented) The method of claim 56, wherein the at least one credit related data element is selected from a group consisting of a current address, a bankruptcy indicator, a collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment indicator, and an inquiry indicator.

64.   (Previously presented) The method of claim 56, further comprising:

receiving a warning from the user regarding at least one credit related data element in the

credit file.

65.   (Currently amended) A method of monitoring changes to at least one credit related data

element in a credit file of a user of a credit reporting database, the method comprising:

inputting a selection of the at least one credit related data element for continuously

monitoring;

providing a destination;

generating a first notification to the user substantially contemporaneously with when a

first type of change to the at least one credit related data element is detected;

receiving the first notification at the destination;

generating a second notification substantially contemporaneously with when a second

type of change to the at least one credit related data element is detected;

receiving the second notification at the destination; and

reviewing the changes.

66.   (Currently amended) The method of claim 65, wherein the first type of change comprises

an erroneous modification to the at least one credit related data element and the second type of

change comprises a correction of the erroneous modification to the at least one credit related data

element.

67.   (Previously presented) The method of claim 65, wherein the destination is a user-

computing device.

68.   (Previously presented) The method of claim 65 further comprises requesting an

investigation on the changes.

69.   (Previously presented) The method of claim 65, further comprising:

13

providing a warning regarding the change to the credit reporting database.

70.   (Currently amended)   A computer-readable medium on which is stored a computer program for monitoring data modifications in a credit reporting database, wherein the data in the credit reporting database are collected from a plurality of financial institutions, the computer program comprising instructions, which when executed by a computer perform the following:

detecting data changes in the credit reporting database that are in a credit file of a user, wherein the data changes comprise at least a first ~~type of~~ change and a second ~~type of~~ change;

identifying a customer, the customer being a ~~owner for the data changes~~ the user;

notifying the customer substantially contemporaneously with when data changes are detected; and

displaying the data changes to the customer.

71.   (Currently amended)   The computer-readable medium of claim 70, wherein the first ~~type of~~ change comprises an erroneous modification to the data and the second ~~type of~~ change comprises a correction of the erroneous modification to the data.

72.   (Previously presented)   The computer-readable medium of claim 70 further performing:
receiving an identification code from the customer; and
authenticating the customer.

73.   (Previously presented)   The computer-readable medium of claim 70 further performing:
displaying a group of credit related data to the customer, wherein the group of credit related data consists of a current address, a bankruptcy indicator, a collections indicator, a legal items indicator, a foreclose indicator, a tax lien indicator, a garnishment indicator, and an inquiry indicator; and

receiving a data selection from the customer, wherein the customer selects a data from the group of credit related data.

74.   (Previously presented) The computer-readable medium of claim 70 further providing an investigation process to the customer.

75.   (Previously presented) The computer-readable medium of claim 70, further performing:
receiving a warning from the user regarding the changed data; and
storing the warning in the credit reporting database.

76.   (Currently amended) A method for providing credit modification monitoring service to a user, the method comprising:
        subscribing to the credit modification monitoring service;
        selecting a method of notification, wherein the method of notification comprises communication to the user substantially contemporaneously with when a first type of change to at least one credit-related data element is detected, and further comprises communication to the user substantially contemporaneously with when a second type of change to the at least one credit-related data element is detected;
        selecting at least one credit-related data element associated with the user for continuously monitoring; and
        providing a method of payment.

77.   (Currently amended) The computer-readable medium of claim 76, wherein the first type of change comprises an erroneous modification to the at least one credit-related data element and the second type of change comprises a correction of the erroneous modification to the at least one credit-related data element .

78.   (Previously presented) The method of claim 76 further comprising;
        setting a subscription price.

79.   (Previously presented) The method of claim 78, wherein the subscription price depends on the number of credit-related data elements selected for monitoring.

80.   (Previously presented) The method of claim 78, wherein the subscription price depends on the method of notification selected.

81.   (Previously presented) The method of claim 77, wherein selection of a method of notification further comprises: selecting a timing of notification.

82.   (Previously presented) The method of claim 81, wherein the timing of notification may be selected from a group consisting of immediate notification, periodic notification, and upon request notification.

83.   (Previously presented) The method of claim 81 further comprising setting a subscription price, wherein the subscription price depends on the timing of notification.

84.   (Previously presented) The method of claim 76, wherein the method of payment is selected from a group consisting of monthly, annually, and per use basis.

85.   (Previously presented) The method of claim 76, wherein the method of payment is on a prepay basis.

86.   (Previously presented) The method of claim 78, wherein the subscription price depends on a frequency of the selected notification.

16